

Have you ever wished you could help but thought you couldn't afford to give?

There are ways you can give today while still preserving your assets for retirement and providing for your family.

You can **support LCEF** and other ministries **while caring** for yourself and your family.



The Stichler family.

How Can We Help?

- Please contact me with more information about planned gifts and estate planning strategies.
- I have already included LCEF in my will or trust.
- I would like to receive LCEF's FREE Estate Planning Guide.

The best way to contact me is by:

- Email
- Mail
- Phone

Full Name: _____

Address: _____

City: _____

State/ZIP: _____

Phone: _____

Email: _____

(All inquiries are treated with complete confidentiality.)



LUTHERAN CHURCH
EXTENSION FUND

10733 Sunset Office Drive, Suite 300
St. Louis, MO 63127-1020

Phone: 314-885-6595 | Fax: 314-996-1131
gift.development@lcef.org | lcef.org

LCEF is a nonprofit religious organization; therefore, LCEF Investments are not FDIC insured, are not a federally insured savings or deposit account or insured by any state or federal agency. This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. Neither LCEF nor its representatives give legal, accounting or tax advice. Gift results may vary. Consult your tax advisor as to the applicability of this information to your own situation. 0426V003

Salem Lutheran Church
Black Jack, Mo.



Generosity for God's Glory

Be a blessing to your family and your church family.

lcef.org/giving



LUTHERAN CHURCH
EXTENSION FUND

Affordable Personal Gifts

Contact us to learn more about how these types of charitable gifts impact ministries while still supporting your financial wellness.

Diana S. Raasch, M.B.A. CGP

Director, Donor Relations

314-885-6476 | diana.raasch@lcef.org

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314-885-6459 | al.koepke@lcef.org



Appreciated Securities, Real Property

If you own securities or real estate that you no longer need or wish to sell, a gift of these assets is another way that you can support the church without impacting your cash flow. You may also benefit from capital gains tax avoidance by gifting rather than selling these assets.



Life Insurance

If you have an old, unneeded life insurance policy, you can donate it to ministry and take an immediate tax deduction. You can also name LCEF or another ministry as a beneficiary of your policy.



Life Estate

If you own your home and wish to remain living there, you can transfer your home, farm or vacation home to ministry while retaining the right to use the home during your lifetime. Enjoy the added benefit of an income tax deduction!



Beneficiary Designations

Naming LCEF as the beneficiary of a retirement plan, an investment with LCEF or another financial institution or annuity is another easy way to help further our mission. You can continue to benefit from these assets during your lifetime. A beneficiary designation may be changed at any time.



Tangible Personal Property

If you have valuable assets such as artwork, jewelry, etc., that you no longer want or need, consider giving these assets to ministry and benefit from an income tax deduction this year.



Business Interests, Closely Held Stock and Partnerships

Contact LCEF at 314-885-6476, or visit lcef.org/giving, regarding ways to make current gifts from your business or to avoid capital gains tax when you are ready to transfer or sell your business.



Gifts from a Will or Trust

Designating Lutheran Church Extension Fund (LCEF) as a beneficiary in your will or trust is a simple way to provide a future gift without affecting your lifetime cash flow during your lifetime. In addition, it's easy to revoke this type of gift if your situation or goals change.